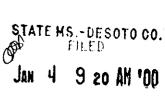
Orawn By: EquiFirst Corporation 820 Forest Point Circle Charlotte, NC 28273





TRANSFER AND ASSIGNMENT OF DEED OF TRUST

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand	
paid; and other good and valuable considerations, the receipt and sufficiency of all of	
which is hereby acknowledged, the undersigned, EquiFirst Corporation, does hereby	
grant, bargain, sell, convey and assign unto EFC Holdings Corporation, whose address	
is 820 Forest Point Circle, Charlotte, NC 28273, its successors and/or assigns, all of its	
right, title and interest in and to a certain deed of trust executed by Grady M.Scarbrough as severlyJScarbrough, husband and wife to Transcontinental Title as Trustee for	ınd
EquiFirst Corporation on 11-70-98 and recorded in the land records of the Chancery Clerk of 5070 County, Mississippi in Book 1056 at Page 608. The property encumbered by this deed of trust is described as follows, towit:	
SEE EXHIBIT "A" FOR LEGAL DESCRIPTION	
WITNESS THIS MY SIGNATURE, this the 4th day of Movember, 1998.	

CORPORATE OF

EquiFirst Corporation

Tanya M. Hughes
Assistant Vice
President

STATE OF NORTH CAROLINA

COUNTY OF MECKLENBURG

Scal-Stamp

The Control of Charles

PERSONALLY came and appeared before me, the undersigned authority in and for the said county and state, on this 4nd day of 1996 within my jurisdiction, the within named Tanya M. Hughes, who acknowledged that she is Assistant Vice President of EquiFirst Corporation, a North Carolina Corporation, and that for and on behalf of the said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

My Commission Expires:

e:\postclos\outsourc\assign\MS.doc

APPENDIX A

LOT 263, SECTION C, DESOTO WOODS SUBDIVISION AS APPEARS ON THE PLAT RECORDED IN THE CHANCERY CLERK'S OFFICE IN PLAT BOOK 7, PAGES 15-16, IN SECTION 1, TOWNSHIP 2, RANGE 8 WEST.